

FIRST BANK OF CHARLESTON INC

	CPP Disbursement Date 02/06/2009	Cert 57514	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$163	\$172	5.0%		
Loans	\$128	\$131	2.2%		
Construction & development	\$5	\$6	18.7%		
Closed-end 1-4 family residential	\$35	\$34	-2.4%		
Home equity	\$5	\$6	22.7%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-7.0%		
Commercial & Industrial	\$23	\$25	7.6%		
Commercial real estate	\$42	\$42	-0.7%		
Unused commitments	\$9	\$9	0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$24	\$33	34.7%		
Cash & balances due	\$3	\$2	-39.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$146	\$153	4.8%		
Deposits	\$143	\$129	-10.3%		
Total other borrowings	\$2	\$23	830.7%		
FHLB advances	\$0	\$21			
Equity					
Equity capital at quarter end	\$17	\$18	6.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	10.4%	--		
Tier 1 risk based capital ratio	13.7%	14.3%	--		
Total risk based capital ratio	14.9%	15.5%	--		
Return on equity ¹	-5.9%	11.2%	--		
Return on assets ¹	-0.6%	1.2%	--		
Net interest margin ¹	3.9%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	127.9%	31.4%	--		
Loss provision to net charge-offs (qtr)	152.3%	63.7%	--		
Net charge-offs to average loans and leases ¹	2.7%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.4%	19.2%	12.4%	0.0%	--
Closed-end 1-4 family residential	1.5%	0.6%	0.0%	0.2%	--
Home equity	0.0%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.7%	0.0%	0.2%	--
Commercial & Industrial	0.1%	0.5%	0.8%	1.2%	--
Commercial real estate	0.0%	6.1%	0.0%	0.5%	--
Total loans	1.0%	4.4%	0.7%	0.5%	--